



DEPARTMENT OF INSURANCE  
STATE OF NORTH DAKOTA

Jim Poolman  
Commissioner of Insurance

May 24, 2007

The Honorable Earl Pomeroy  
Representative, North Dakota  
1501 Longworth HOB  
Washington, DC 20515-3404

Dear Representative Pomeroy:

Attached is a copy of a letter I am sending to CMS regarding the problems North Dakota seniors are having with Medicare Advantage policies.

Medicare Advantage products, as well as the companies and agents marketing them, are regulated by CMS, and not by the state insurance departments. However, it is the state insurance departments that are equipped with the skills and experience necessary to regulate insurance for the protection of consumers.

As described in the attached letter, there are a number of abuses in the marketing, sale and administration of Medicare Advantage policies that I hear about on a daily basis. These abuses are very detrimental to the financial, emotional and physical health of North Dakota seniors.

The deteriorating level of oversight and service to the people of North Dakota is unacceptable, and companies and agents must be held accountable.

I am asking for your help on behalf of North Dakota seniors to eliminate these abuses. I am asking you specifically to return regulation of Medicare Advantage plans, and the companies marketing them, to the states.

I look forward to working with you on this very important issue.

Sincerely,

  
Jim Poolman  
Insurance Commissioner

Enc.

*Thanks from  
Visit Earl!*